

<i>SERFF Tracking Number:</i>	<i>CNSC-127108876</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Conseco Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48383</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>CLIC-3002 - revised cost of insurance</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Conseco Life Insurance Company

Product Name: CLIC-3002 - revised cost of insurance SERFF Tr Num: CNSC-127108876 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Accepted State Tr Num: 48383
Adjustable Life For Informational Purposes

Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: David Dennie, Janet Jones Disposition Date: 04/04/2011

Date Submitted: 04/01/2011 Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/04/2011

State Status Changed: 04/04/2011

Deemer Date:

Created By: Janet Jones

Submitted By: Janet Jones

Corresponding Filing Tracking Number:

Filing Description:

Pursuant to Arkansas Bulletin 11-83, we are filing changes to the cost of insurance charges and expense charges used with previously approved Flexible Premium Adjustable Life Insurance Policy, Form CLIC-3002-AR. We are notifying your department 60 days in advance of the proposed changes.

I am attaching the revised cost of insurance rates. Please note that the revised cost of insurance rates are all less than or equal to the guaranteed cost of insurance rates which were originally filed and approved on December 4, 1998. The revised rates are consistent with the form's description of cost of insurance rates contained in the Nonforfeiture

SERFF Tracking Number: CNSC-127108876 State: Arkansas
Filing Company: Conseco Life Insurance Company State Tracking Number: 48383
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: CLIC-3002 - revised cost of insurance
Project Name/Number: /

Provision section.

I am also attaching revised expense charges. The revised expense charges are all less than or equal to the guaranteed maximum expense charges which were originally filed and approved on December 4, 1998 and are Consistent with the form's description of expense charges shown on the Policy 'Data Page.

An officer's certification to our review of the guidelines and that the form complies with these guidelines is attached. We have also completed the Consent to Submit Rates and/or Cost Bases for Approval form.

If you have any questions or need any additional information, please do not hesitate to contact me.

Sincerely,

Janet Jones, HIA, AIRC
Product Filing Analyst
Policy Approval & Compliance
CNO Financial Group
1-800-888-4918 extension 73177

Company and Contact

Filing Contact Information

Janet Jones, Janet_Jones@conseco.com
11815 N. Pennsylvania Street 800-888-4918 [Phone] 3177 [Ext]
Carmel, IN 46032 317-817-2333 [FAX]

Filing Company Information

Conseco Life Insurance Company	CoCode: 65900	State of Domicile: Indiana
11815 N. Pennsylvania Street	Group Code: 233	Company Type:
Carmel, IN 46032	Group Name:	State ID Number:
(800) 888-4918 ext. [Phone]	FEIN Number: 04-2299444	

Filing Fees

SERFF Tracking Number: CNSC-127108876 State: Arkansas
Filing Company: Consec Life Insurance Company State Tracking Number: 48383
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: CLIC-3002 - revised cost of insurance
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Indiana domicile state - \$35 filing fee

Arkansas \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Consec Life Insurance Company	\$50.00	04/01/2011	46173606

SERFF Tracking Number:	CNSC-127108876	State:	Arkansas
Filing Company:	Conseco Life Insurance Company	State Tracking Number:	48383
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TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.101 External Indexed - Single Life
Product Name:	CLIC-3002 - revised cost of insurance		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		04/04/2011	04/04/2011

<i>SERFF Tracking Number:</i>	<i>CNSC-127108876</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
<i>Product Name:</i>	<i>CLIC-3002 - revised cost of insurance</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 04/04/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CNSC-127108876 State: Arkansas

Filing Company: Consec Life Insurance Company State Tracking Number: 48383

Company Tracking Number:

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life

Adjustable Life

Product Name: CLIC-3002 - revised cost of insurance

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Officer's Certification of Bulletin 11-83		Yes
Supporting Document	Signed Consent to Submit Rates and /or		Yes
	Bases for Approval		
Supporting Document	Cover Letter		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Officer's Certification of Bulletin 11-83	
Comments:		
Attachment:		
AR Officer's Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Signed Consent to Submit Rates and /or Bases for Approval	
Comments:		
Attachment:		
CONSENT TO SUBMIT RATES AND.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Cover Letter	
Comments:		
Attachment:		
CLIC-3002-AR - Cover Letter.pdf		

CONSECO LIFE INSURANCE COMPANY

OFFICER'S CERTIFICATION

TO ARKANSAS BULLETIN 11-83

CLIC-3002-AR

I hereby certify, as an officer of the company, that all the guidelines to Bulletin 11-83 have been reviewed and that the form complies with these guidelines.

A handwritten signature in black ink, appearing to read 'Mathias E. Brown', with a stylized flourish at the end.

Mathias E. Brown, Assistant Secretary

Date:

**CONSENT TO SUBMIT RATES AND/OR
COST BASES FOR APPROVAL**

The **Conseco Life Insurance Company** ("Company") of **Carmel, Indiana** does hereby consent and agree:
(Company Name) (City and State)

- A) that all premium rates and/or cost bases both "maximum" and "current or projected," used in relation to policy form number **CLIC-3002-AR** must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days, or
- B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates will stay within and will notify the Department at least sixty days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates

Conseco Life Insurance Company
(Company Name)

BY



Mathias E. Brown
(Name)

Assistant Secretary
(Title or Position)



Conseco Life Insurance Company

11825 N. Pennsylvania St.
Carmel, IN 46032

April 1, 2011

Arkansas Insurance Department
Life & Health Division
1200 West Third Street
Little Rock, AR 72201-1904

Re: Conseco Life Insurance Company / NAIC No.: 65900 / FEIN No.: 04-2299444
CLIC-3002-AR – Flexible Premium Adjustable Life Insurance Policy – approved 12/4/1998

Dear Sir or Madam:

Pursuant to Arkansas Bulletin 11-83, we are filing changes to the cost of insurance charges and expense charges used with previously approved Flexible Premium Adjustable Life Insurance Policy, Form CLIC-3002-AR. We are notifying your department 60 days in advance of the proposed changes.

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If you have any questions or need any additional information, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Janet Jones".

Janet Jones, HIA, AIRC
Product Filing Analyst
Policy Approval & Compliance
CNO Financial Group
1-800-888-4918 extension 73177